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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/873,001	06/01/2001	Richard G. Moore	CDR00007	3124

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EXAMINER

HAVAN, THU THAO

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 05/18/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b> 09/873,001	<b>Applicant(s)</b> MOORE ET AL.	
	<b>Examiner</b> Thu Thao Havan	<b>Art Unit</b> 3624	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 21 February 2006.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 29-50 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 29-50 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date <u>4/12/05; 10/10/01</u> . | 6) <input type="checkbox"/> Other: _____  |

**Detailed Action**

***Response to Amendment***

Claims 29-50 are pending. This action is in response to the amendment received February 21, 2006.

***Response to Arguments***

Applicant's arguments with respect to claims 29-50 have been considered but are moot in view of the new ground(s) of rejection.

***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims **29-50** are rejected under 35 U.S.C. 102(e) as being anticipated by O'Neil et al. (US 6,226,364).

Re claims **29** and **42**, O'Neil teaches a system for accessing prepaid services information (fig. 1), comprising:

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a web portal configured to present information relating to a plurality of prepaid services offered by a plurality of prepaid service providers (col. 1, lines 17-18; col. 9, lines 29-41; figs. ; O'Neil teaches an Internet station for receiving prepaid telephone service information in relation to a plurality of prepaid service providers); and

a database configured to store a plurality of user profiles, each user profile specifying user account information corresponding to one or more of the prepaid services, wherein the web portal is further configured to transmit the information relating to the prepaid services for presentation to one of the users according to the respective one of the user profiles (col. 4, lines 49-65; col. 16, lines 1-20; figs. 2-4),

and to receive a selection of one of the prepaid services input by the user (col. 9, lines 29-42; col. 9, line 59 to col. 10, line 8; O'Neil prompts to input the verification information. He also discloses a card holder may deposit the value of a prepaid telephone service card in a subscriber's account by *inputting appropriate validation information* into a prepaid telephone service card activation unit, such as a dial-in voice response unit or an Internet station). In other words, O'Neil discloses prepaid telephone service in that the telephone service provider may obtain an alternate payment source, such a credit or debit bank account, to be charged when the balance in an account exceeds an established credit limit. His system consists of database containing user account information.

Re claim **30**, O'Neil teaches web portal is configured to support offering any one of the prepaid services to any one of the users (col. 16, lines 21-39).

Re claim **31**, O'Neil teaches web portal is maintained by a system operator having a customer that is one of the users (figs. 5 and 7).

Re claim **32**, O'Neil teaches another system operator has a customer that is one of the users, the other system operator compensating the system operator for use of the web portal, the other system operator being one of a wholesaler, an online retailer, a system developer, or an Internet Service Provider (ISP) (col. 8, lines 29-44; figs. 5 and 7).

Re claim **33**, O'Neil teaches web portal is configured to provide the users with real-time management of accounts for the prepaid services (col. 6, lines 11-28).

Re claim **34**, O'Neil teaches users are each assigned a unique identifier for accessing the web portal (col. 14, line 46 to col. 15, line 18).

Re claim **35**, O'Neil teaches unique identifier includes a Personal Identification Number (PIN) (col. 15, lines 63-67). O'Neil discloses the user validates a PIN.

Re claims **36** and **43**, O'Neil teaches information relating to the prepaid services includes payment information (col. 9, lines 43-58).

Re claims **37** and **44**, O'Neil teaches web portal is further configured to initiate a payment verification process for the prepaid services (col. 9, line 43 to col. 10, line 8).

Re claims **38** and **45**, O'Neil teaches plurality of prepaid services includes one of prepaid calling card, prepaid Internet access, prepaid telephony, prepaid paging, prepaid cellular, prepaid cable television, prepaid travel, entertainment tickets, prepaid utilities, prepaid Internet hosting, prepaid gasoline, or prepaid heating oil (abstract and title).

Re claims **39** and **46**, O'Neil teaches web portal presents the plurality of prepaid services as a prepaid bundled-service package (col. 2, line 54 to col. 3, line 3).

Re claims **40** and **47**, O'Neil teaches a transaction conducted by the one user via the web portal is verified by fraud detection system (col. 4, line 49 to col. 5, line 14). O'Neil

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discloses fraud detection system by requiring real-time user verification before providing telephone services.

Re claims **41** and **48**, O'Neil teaches web portal provides usage information for the prepaid services, and supports purchase of additional units of the prepaid services (col. 16, lines 1-20).

Re claim **49**, O'Neil teaches a computer-implemented method for providing prepaid services (col. 4, lines 31-49; fig. 1), the method comprising:

communicating with a plurality of databases that include a first prepaid database supporting a prepaid service of a first provider, and a second prepaid database supporting prepaid service of a second provider (col. 4, lines 49-65; col. 16, lines 1-20; figs. 2-4); and

presenting, via a web interface, the prepaid service of the first provider and the prepaid service of the second provider as a bundled service (col. 9, lines 43-58; col. 12, lines 51-64; O'Neil transmits customer service profile information among CMR service providers.

In that the service providers in O'Neil include first provider and second provider. As for a bundle of service as claimed, O'Neil transmits profile information among providers. When one is transmitting information among providers then one is bundling services between

providers.). In other words, O'Neil discloses prepaid telephone service in that the telephone service provider may obtain an alternate payment source, such a credit or debit bank account, to be charged when the balance in an account exceeds an established credit limit.

His system consists of database containing user account information.

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Re claim **50**, O'Neil teaches web interface is operated by a system operator and the first provider and the second provider are customers of the system operator (col. 8, lines 19-43; col. 16, lines 21-39).

### Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct-uspto.gov/>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at (866) 217-9197 (toll-free).

TTH  
5/4/2006

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